

EXPLORING THE CHALLENGES OF TOMOHON FEMALE ENTREPRENEURS IN BUSINESS ACTIVITIES**MENGENSKPLORASI TANTANGAN-TANTANGAN PENGUSAHA WANITA DI TOMOHON DALAM AKTIVITAS BISNIS**

By:
Khusna Pealeu¹
Joy E. Tulung²
Maria V. J. Tielung³

¹²³Management Department, Faculty of Economic and Business
Sam Ratulangi University, Manado

E-mail:

khusnapealeu062@student.unsrat.ac.id

joy.tulung@unsrat.ac.id

mariatielung@unsrat.ac.id

Abstract: This study aims to explore the challenges that faced by Female Entrepreneurs in Tomohon. The qualitative method has used in this research in order to observe and explore the challenges that faced by the Female Entrepreneurs in Tomohon. The Samples of this research are 10 Female Entrepreneurs in Tomohon, whose have a minimum one-year length of run their business, with the age range of 26-64 years old. The result of this research found that the challenges that faced by Female Entrepreneurs in Tomohon are lack of financial, tradition constraints, lack of knowledge and training, gender discrimination of female entrepreneurs, and work-family conflict. There are also other existing challenges based on the experience of the female entrepreneurs in Tomohon, which are competition, employee's bad behavior, Covid-19 outbreak, the lack of raw material and supply stock, customers' satisfaction, customers' debt, and unsafe business environment.

Keyword : entrepreneurship, female entrepreneurs, challenges, business activities

Abstrak: Penelitian ini bertujuan untuk mengeksplorasi tantangan yang dihadapi oleh Pengusaha Wanita di Tomohon. Metode kualitatif digunakan dalam penelitian ini untuk mengamati dan mengeksplorasi tantangan yang dihadapi oleh Pengusaha Wanita di Tomohon. Sampel dalam penelitian ini adalah 10 Pengusaha Wanita di Tomohon yang memiliki lama usaha minimal satu tahun, dengan rentang usia 26-64 tahun. Hasil penelitian ini menemukan bahwa tantangan yang dihadapi oleh Pengusaha Wanita di Tomohon adalah keterbatasan keuangan, tantangan yang berkaitan dengan tradisi, kurangnya pengetahuan dan pelatihan, diskriminasi gender pengusaha wanita, dan konflik pekerjaan-keluarga. Ada juga tantangan lain yang ada berdasarkan pengalaman para pengusaha wanita di Tomohon, yaitu persaingan, perilaku buruk karyawan, wabah Covid-19, kurangnya bahan baku dan pasokan stock, kepuasan pelanggan, utang pelanggan, dan lingkungan bisnis yang tidak aman.

Kata Kunci : pengusaha, pengusaha wanita, tantangan, aktivitas bisnis

INTRODUCTION

Research Background

In the worldwide economic activities, the entrepreneurial activities give a big impact to the growth of economic and social development. The entrepreneurship is run by the person who is called entrepreneur. The entrepreneurs can create new jobs, which are important to decrease the unemployment rate and it can contribute to the nation's GDP. Nowadays, in this modern era both of male and female have an equal opportunity to become entrepreneurs. Female entrepreneurs also played important roles in the economic development by taking action in business activities. Although, the number of female entrepreneurs in global size still below male counterparts. Female are taking a stronger and more robust role in some economies, though they still lag significantly behind male in others (GEM 2019/2020 Global Report p.17). In contrast, there are 60% of total MSMEs in Indonesia are dominated by female entrepreneurs. There are 85% of members of Indonesian Female Entrepreneurs Association (IWAPI) are running micro and small-scale businesses like home businesses and the

businesses are usually unregistered to the government institution, and 13% are running the medium-scale businesses, while 2% of them are running large-scale businesses.

Being female entrepreneurs are common, but it more difficult to develop and constantly be innovative and creative, in order to make an established business ownership. In the process of business development, female entrepreneurs will definitely face challenges. Challenge defines as a hard situation, barriers, and difficulty that face by individual or group to test their abilities, limit, and skills. If they can face the challenges it means that their abilities and skill increase and also they can achieve successful. However, challenges could bring ideas, motivation, and opportunities to individual or group. One of the motivation of female entrepreneurs started a business is come from challenges that female faced in their life. According to Cho et al., (2020), there are several hard situation that force female to start a business, which are husband's death, need more money to support for family, work-family conflict, dissatisfaction in life as a stay-at-home mom, and lower income as an employee.

Furthermore, there are several challenges that female entrepreneurs faced in the entrepreneurship activities. According to Arifin (2004), being viewed as weak economic players maybe a discrimination issue that affects female entrepreneurs' performance. Tambunan (2015) also stated low level of education and lack of training opportunities also make these entrepreneurs severely disadvantaged in the society. In addition, these entrepreneurs suffer unequally from legislations and social stereotype (Winn, 2005). Besides that in Indonesia, there are some traditional gender roles when a person born as a female. The gender norm in Indonesia is very traditional, in a sense that women only work to support their husbands and their family, putting economic motives in the first place. It is not much of a self-achievement or a form of success, since it is believed that the women's place is at home to take care of the family (Fahlevi et al., 2019). It's a traditional thought that is still applied in some region in Indonesia. The married female entrepreneurs also have to concern about her time management for business and family.

A female has many family responsibilities, for instance female has spent as many hours in their businesses as male entrepreneurs. However, at times when male entrepreneurs could relax, female entrepreneurs were continuing to work to complete their household tasks (Muller, 2006). In addition, married female entrepreneurs with children are found to be more difficult to manage their family and business compared to those not married (Winn, 2005). Those certain challenges and barriers that faced by the female entrepreneurs in Indonesia, makes Indonesian government through the ministry of women empowerment and child protection collaborates with IWAPI in creating several programs for female entrepreneurs and supporting the development of MSEs. It shows that Indonesia's government is interest with the female empowerment. The government aims to make the Indonesia female more educated, independent and have a leadership spirit. So it can increase the participation of female in entrepreneurial activity. However, In Indonesia the medium-scale and large-scale of female entrepreneurs are still low. It shows that the barriers are on expanding businesses.

In Tomohon, according to the BPS data (2018) there are 6062 of SMEs, which are consists of 3906 unit is micro scale, 1926 unit is small scale, and 194 unit is medium scale. It shows a big gap between micro scale, small scale, and medium scale. Tomohon male entrepreneurs are more stable in running their business then Tomohon female entrepreneurs. Of course, when entrepreneurs running their business there will be certain problem, barriers, and challenges that they might face in their business activities, besides that the covid-19 pandemic could be a new challenge for the entrepreneurs. Furthermore, there is a concern to business development of female entrepreneurs because based on the data it is difficult for the female entrepreneurs become in the medium or large scale of business. Hence, the researchers find it is interesting in exploring the challenges of Tomohon female entrepreneurs in business activities.

Research Objectives

Based on the research background, this research aims to explore the challenges that Tomohon Female Entrepreneurs faced in their business activities.

THEORITICAL FRAMEWORK

Business

Bovee and Thill (2008) state business is any profit-seeking organization that provides goods and services designed to satisfy costumers' needs. The driving force behind most business is the prospect of earning

a profit, money that remains after all expenses have been deducted from the sales revenue the business has brought in.

Entrepreneurship

Entrepreneurship is defined as a dynamic process of vision, change, and creation that requires an application of energy and passion towards the creation and implementation of new ideas and creative solution Kuratko (2011). According to Baron (2013), entrepreneurship is also seen as a field of business that seeks to understand how opportunities to create something new (e.g. new product or services, new production process or raw materials, new way of organizing technologies) arise and are discovered or created by specific persons, who then use various means to exploit or develop them, thus producing a wide range of effects.

Entrepreneurs

Hisrich and Peters (2002) states entrepreneur is one who brings resources, labor, materials, and other assets into combinations that make their value greater than before, and also one who introduces changes, innovations, and a new order. According to Longenecker et al. (2003), entrepreneurs as individuals who discover market needs and launch new firms to meet those needs. They are risk takers who provide an impetus for change, innovation and progress in economic life.

Challenge

According to Stevenson (2010), a challenge is a situation that tests someone's abilities and points out that a challenge is a thing, action or situation that causes an obstruction; it blocks or hinders progress. Nani (2011) is of the view that a challenge is something needing great mental or physical effort in order to be done successfully. Challenges could be analogous to barriers. In line with this thought, Horn et al. (2009) define barriers as obstacles that prevent movement or access. Based on definition above, challenge in this study can be define as a hard situation, barriers, and difficulty that face by Tomohon female entrepreneurs in their business activities to test their abilities, limit, and skills. If they can face the challenges it means that their abilities and skill increase.

Previous Research

Lengkong, Pangemanan, and Pandowo (2016) aimed to identify the key factors that motivate women in Manado become entrepreneur and identify problems and challenges that faced by women entrepreneurs in Manado. Data for this research was collected from 10 female entrepreneurs in Manado. The key factors that motivated woman in Manado become entrepreneur are business capital, desire for independent, business opportunity, family business, hobby, perspective, larger income, inspiration, level of education, work environment, self-esteem, family environment and neighborhood. The challenges and problems that are faced by woman entrepreneurs are related to time management, competition, customer satisfaction, marketing strategy, innovation, financial management and employee training. The all of solutions to deal with those problems and challenges must come as the result of initiatives from woman entrepreneurs itself.

Gashi and Gashi (2019) investigated the main challenges that influence the success of female entrepreneurs in Kosovo and find out who are the biggest supporters of female entrepreneurs in Kosovo. Women in Kosovo faced many challenges. Many are discriminated against, and/or are faced with prejudice. Furthermore, a big challenge for female entrepreneurs in Kosovo is the lack of institutional support. In every country of the world, institutions play an important role in any development. However, given that Kosovo is a country in transition, lack of institutional support is being noticed in every aspect. Also high credit interest rates are another challenge for women entrepreneurs, as currently Kosovo evidently has the highest interest rates in the region.

Rudhumbu, Plessis, and Maphosa (2020) aimed to investigate challenges faced by and opportunities open to women entrepreneurs in Botswana and how entrepreneurship education can boost their knowledge and skills of doing business profitably and contribute to women empowerment. The study surveyed 400 women entrepreneurs of different ages, educational levels, and from trades and different geographical locations were selected using a stratified random sampling procedure to participate in the study from ten towns and cities in the country. A structured questionnaire that used a five-point Likert scale was used for data collection. One-way ANOVA, regression analysis and descriptive statistics were used as tools for data analysis. Research result showed that women entrepreneurs faced a complex web of challenges among which were access to finance, lack of training leading to lack of technical skills, lack of knowledge of sources of financing and technical support,

high competition in the market, marginalization of women and lack of knowledge of marketing strategies. The key findings were that while women entrepreneurs faced a number of challenges, the legal and regulatory environment in Botswana was highly conducive and supportive of women entrepreneurship and also that customized entrepreneurship education and training offered opportunities for women entrepreneurs to enhance their knowledge and technical skills.

Conceptual Framework



Figure 1. Conceptual Framework

Source: Data Processed (2021)

RESEARCH METHOD

Research Approach

This research use qualitative method that aimed to explore the challenges of Tomohon female entrepreneurs in business activities.

Population, Sample, and Sampling Technique

The populations in this research are the Tomohon female entrepreneurs that running their business in Tomohon. The sample of this research is 10 female entrepreneurs with a minimum one-year length of run their business and age around 26 – 64 years old. This research is using purposive sampling techniques in order to obtain relevant respondent for the research. According to Sugiyono (2007), purposive sampling is a technique to collect sample of data source with some considerations like people who are considered understand the matter, can be trusted or people who has authority that will make it easier for the researcher to explore the certain object or social situation.

Data Collection Method

Data collection method divided into primary and secondary. In-depth interview used as a qualitative research technique in order to collect the primary data in this research, and the secondary data in this research were gathered from books, articles, and previous research that support and related with the topic that are being discussed in this research.

Operational Definition of Research Variable

Table 1. Operational Definition of Research Variable

No.	Variable	Definition	Indicator
1	Challenges	Challenges define as a hard situation, barriers, and difficulty that face by Tomohon female entrepreneurs in their business activities. Those challenges test their abilities, limit, and skills. If they can face the challenges it means that their abilities and skill increase.	1.Lack of Financial 2.Lack of Knowledge and Training 3.Gender Discrimination of Female Entrepreneurs 4.Legal and Traditions Constraints 5.Work-family Conflict

Source: Data Processed, 2022

Data Analysis Method

This research uses the data analysis method by Miles and Huberman Models.

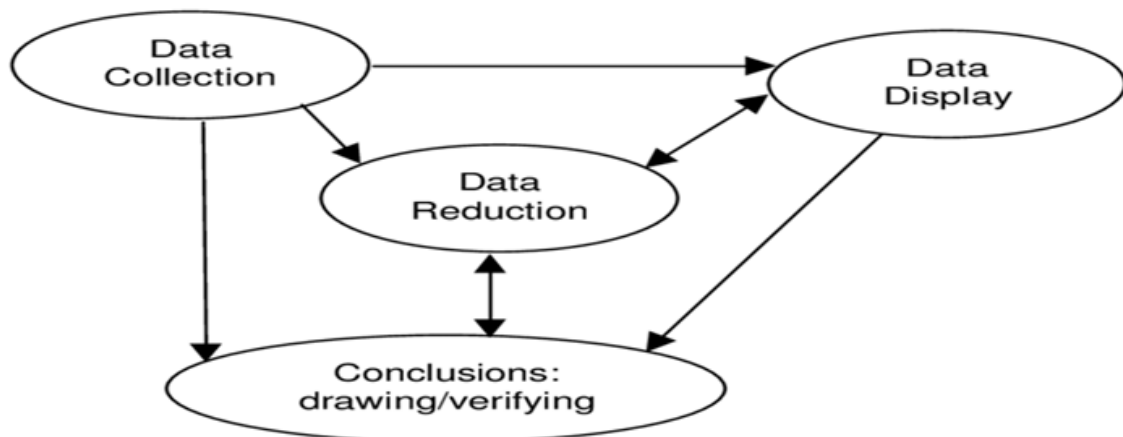


Figure 2. Qualitative Data Analysis

Source: Huberman and Miles (1984)

RESULT AND DISCUSSION

Result

There are 10 informants of this research with various backgrounds. The informants have a minimum one-year length of run their business. The informants' range of age is between 26 to 64 years old. Most of the informants are married and their latest educational background is in Bachelor Degree.

Interview Result

Informant 1 runs the family business since she was 28 years old. The business was established by her father. She thinks that she has to continue and develop the business that already established by her father and because she knows that it is her father's will. She faced inadequate financial resources and the competition with another workshop especially unauthorized workshop. And she took a money loan from bank. The challenge comes from the lack of technical ability of the mechanics.

Informant 2 runs a restaurant business called Ohana Ikang Bakar. She established her business since January 2020, before the Covid-19 outbreak entered Manado. She has no idea about the pandemic Covid-19. Actually she does not have big challenges. The problem is the employees that sometimes absents due to their personal affair, and at the same time there are a lot of customers come.

Informant 3 is the owner of Pondok Kang Asep, a restaurant business, which established since 2014. She runs the business due to her hobby and she has a lot of free time to manage the business. The main challenge is because of she has never found a loyal worker that would stay for a long time.

Informant 4 is a woman entrepreneur that runs a business in home-industry, called Chen's Bakery. She has a hobby in making cakes, and decided to establish a bakery business. Since she lives in Tomohon, the ingredients that needed are incompletes, and it requires her to go to Manado. In addition, the Covid-19 Pandemic has become a challenge for her.

Informant 5 is an owner of Karunia Florist and also a headmaster in elementary school. She has established the florist since 1998, she started her business to help the family financial needs because at that time she and her husband did not have a permanent job. Hence, she decided to establish a florist that located at Kakaskasen. She and her husband working together in the florist. There were times when the farmers in Tomohon that plant flowers at the same time in large quantities. Therefore, when the harvest time and they want to order the flowers, they are running out of stock.

Informant 6 is the owner of Lin's Laundry, which established since 2020. She decided to open laundry business because at that time she thought that there is enough capital to start the business and she is too tired to work as an employee at her aged on that time. Also, she wants to obtain more income. She faced challenges in lack of financial when she wants to develop business by adding some machines and other equipment. Also she wants to follow some training to develop her skill but she has no enough money to do that.

Informant 7 is an owner of BB Cake by Sherin, which established since 2019. The name of the business was decided through a questionnaire that distributed by her. BB stands for Black Forest and Brownies, while Sherin is the name of her daughter. There are challenges in terms of the consumers' request. However, these challenges make them improved a lot.

Informant 8 is an owner of Quality Store, which running in retail industry. The store sells basic human needs, which are groceries. Christine has established the business since 1999 because she has a hobby in commercial activity. The main challenge is that, as a housewife and an entrepreneur she has a big responsibility for both business and family.

Informant 9 is an owner of Wangun Motor, which established in 2004. Wangun Motor is an authorized Honda motorcycle workshop that provides a light repair until heavy repair for Honda motorcycle. She decided to establish this business in order to support her family's financial condition, and as a result, the workshop is trusted by a lot of customers in Tomohon and Tondano area.

Informant 10 is the owner of Salon Artis. She is married to a male entrepreneur that owns a restaurant business since 1988, and finally she established her own business in salon and bridal since 2003. they were facing a challenge due to the thugs of the village liketo hijack the restaurant by taking everything they want to eat. However, time goesby and everything was in controlled.

Discussion

Challenges Faced by Female Entrepreneurs

Figure 3 shows the most challenge that faced by female entrepreneurs in Tomohon is the lack of work-family, there is lack of knowledge and training that divided by two categories, which are the lack of business owner's knowledge and training, the lack of employee's knowledge and skill, legal and tradition constraints and the last is gender discrimination of female entrepreneurs.

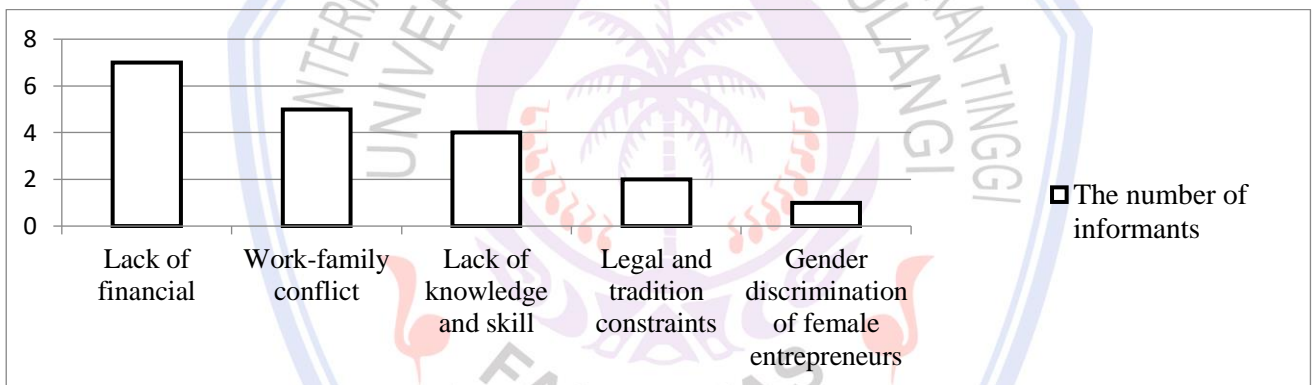


Figure 3. Challenges Faced by Female Entrepreneurs in Tomohon
 Source: Data Processed (2022)

Lack of Financial

The most frequent challenge that is faced by the female entrepreneurs in Tomohon is lack of financial. Some of the informants have tried to find additional capital from the bank, which are informant 1, 5, 6, 8, and 9. According to these informants, there is no difficulty in taking loan from the bank as long as they can complete the bank's requirements. It shows that it is actually not that hard for the female entrepreneurs in Tomohon to overcome the challenge in lack of financial and also it show that government and financial institution are support entrepreneurs by not differentiate female or male entrepreneurs that took a loan. Informant 4 and 7 also faced challenge in lack of financial. However, they do not decide to take loan from the bank. The reason is because of informant 4 has follow some insurances and she took the cash values from her insurances, those funds can help when she was faced lack of financial. Informant 4 faced lack of financial because on time her daughter took medical major on campus that makes her expenses are greater than income. In the other side, informant 7 does not take a loan from the bank because her husband has a permanent job as a civil servant, and some of the salary can be used to help the challenge in financial aspects, as stated by her, "I will choose family, because my husband still also has fixed income. I run this business in order to have additional income". Lack of financial can be relate with the lack of knowledge and training, besides of knowledge and skill in their business field the female entrepreneurs have to learn about financial management in order to prevent and overcome some crisis that might be happen in their business activities. This research is in line with Mustapha M. and

Subrabaniam P. (2016) who finds out that the most challenging experience in the running of their businesses appears to be the insufficient/lacking of financial support especially during the early start of their businesses.

Work-Family Conflict

Women constantly struggle with balancing social expectations and their own ambitions. 50% of Tomohon female entrepreneurs faced work-family conflict as stated by informants 1, 3, 4, 7, and 9. Being a mother, wife, and entrepreneur at the same time are challenged them in managing their time, due to they have several focus to take care altogether in a day, that situation can trigger stress to female entrepreneurs and if they cannot manage their activities well, it can affect to their physical health. Informant 1 stated, "I have to wake up earlier to prepare the food for my family, after that I have to get ready to work, and after work I still have to manage the household. Another challenge is also at working hours, sometimes my daughter asks for some attention. However, I feel it is hard to deal but I have to manage and maintain all those things well". It shows that, Tomohon female entrepreneurs still take care household things because of the demands to be a good housewife while they are also have their ambitions to growth and make their business bigger. Hence, when female entrepreneur require being a good housewife and the ambitions of become a great entrepreneur at same time, it can cause conflict to the female entrepreneur's work-family life. Of course if work-family conflict happens to female entrepreneur's life, it will decrease the female entrepreneur's performances either as housewife or as entrepreneurs. This research is in line with Hodges (2015) who finds the female with families found it challenging to balance work and family obligations. Interestingly, most indicated that the motivation to pursue entrepreneurship was due to the flexibility it offered them as wives and mothers or that it allowed them to help others within the family. However, the reality is that they find it difficult to draw boundaries between working life and family obligations. Female entrepreneurs in Russia, South Africa, and Thailand talked about how easy it is to bring work problems home or to have to deal with a family emergency during work time.

Lack of Knowledge and Training

Knowledge and training are important in order to support the business activities. In this research 40% of informant faced challenge in lack of knowledge and training. This challenge is differentiated by two categories; the first category is lack of business owner's knowledge and training that faced by informant 6 due to the lack of financial in running the business. She said, "It's about money, because a lot of training that we have to attend in Jakarta or another city outside from North Sulawesi". It shows that there is a relationship between the lack of financial and the lack of knowledge and training. Besides that the informant 6 could not leave her business and family for such a training trip which requires her to go outside Tomohon. The second category is lack of employee's knowledge and skill. Informant 1, 4, and 9 faced challenge in lack of employee's knowledge and skills. Informant 1 and 9 found it is hard to find mechanic with a good technical ability and knowledge. While informant 4 hired people with no education background on making cookies and pastries, so she did not put high expectation about their special capability in baking process. However, they could overcome this challenge through training their employees. This challenge also relate with the lack of business owner's knowledge, female entrepreneurs must learn more about human resource management, start from the recruitment process. Female entrepreneurs have to make a standard of employee that they want to recruit and make some recruitment test before employ those workers. It is important to choose the right people for the right place.

Legal and Tradition Constraints

The female entrepreneurs in Tomohon are never facing challenge in legal constraint. It shows that the Tomohon government provides equal opportunities for female and male entrepreneurs. The challenge in tradition constraint occurred to informant 5 and 6, they are having the same situation, that they cannot always attend the family meeting, gathering, and parties because of their working hours which often do not match the schedule of events. As stated by informant 5, she said "there are some family meeting, gathering, and parties that we cannot attend because we have to open our florist" and informant 6 also stated "... there are a lot of family meeting that we have to attend, besides that I also active in church service. So, I think the challenge is how to manage the time every day and arrange the schedule well". In this research, tradition constraint is related with time management. Lengkong, Pangemanan, & Pandowo (2016) stated that Manado female entrepreneurs have difficulty in manage time between business, family, and social activities.

Gender Discrimination of Female Entrepreneurs

Becoming a female entrepreneur is sometimes challenging, due to the social stereotype that male are more capable in running business rather than female. Moreover, to the female entrepreneurs that run a business that usually run by male. This situation is faced by informant 9, who is run a business in automotive industry. Her capability used to be underestimated by few customers. In this research only 10% of Tomohon female entrepreneurs that faced gender discrimination as a challenged. It shows that this research is not similar with the other previous research that has gender discrimination of female entrepreneurs as a quite big issue for female to start business and running business activities. Otherwise, Tomohon female entrepreneurs have same opportunity as male to start and develop their business.

Other Existing Challenges

Figure 4 shows other existing challenges that faced by the female entrepreneurs in Tomohon are competition, employee’s bad behavior, Covid-19 outbreak, the lack of raw material and supply stock, customers’ satisfaction, customers’ debt, and unsafe business environment.

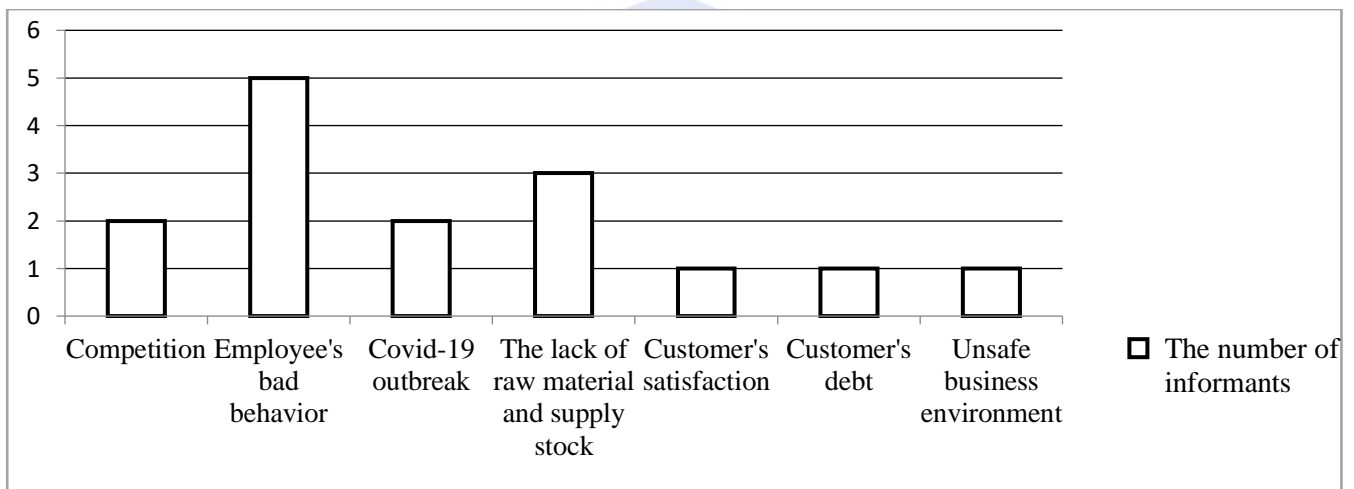


Figure 4. Other Existing Challenges
 Source: Data Processed (2022)

CONCLUSION AND RECOMMENDATION

Conclusion

This research is conducted in order to find out the challenges that faced by the female entrepreneurs in Tomohon. The conclusion taken based on the interview results and discussion in the previous chapter is the female entrepreneurs in Tomohon are facing twelve challenges below: Lack of financial, Tradition constraints, Lack of knowledge and training, Gender discrimination of female entrepreneurs, Work-family conflict, Competition, Employee’s bad behavior, Covid-19 outbreak, The lack of raw material and supply stock, Customers’ satisfaction, Customers’ debt, and Unsafe business environment.

Recommendations

The recommendations below are given to several parties:

1. The existing female entrepreneurs in Tomohon should understand the importance of excellent financial management to keep the business run well. A good time management between family and business must be also an important concern. Married female entrepreneurs have big responsibilities as mother, wife, and entrepreneurs at the same time. However, unmarried female entrepreneurs have responsible to their family and society. Hence the female entrepreneurs had to work harder to make successful business and they can give impact and values to the society. Furthermore, the female entrepreneurs have to be more innovative, creative, keep on learning, capable in competition, and maintaining their health well.
2. The potential female entrepreneurs in Tomohon, before establish a business, it is better to doing some research about the business, market, and area of your business. After that, it is good to prepare your business

- plan well. The family and friends support also important in the business development. Be brave, innovative, confident, patient, and always be grateful.
3. The government can conduct the programs to empower the female entrepreneurs (existing and potential) in Tomohon, such as training and development using educative and attractive media. Through this program, the existing female entrepreneurs can have self and business development, and the potential female entrepreneurs will interest to establish new businesses that can increase the local income.
 4. It is recommended to conduct research in wider area of population, take samples from some different area, greater size of informants, and use mixed method to examine the research. Also the research about female entrepreneurs in Tomohon is still lacking. It is possible for future research to conduct a research by differentiate the challenges that faced by married female entrepreneurs and unmarried female entrepreneurs and their motivation to establish a business. Also, the future researcher can classify the female entrepreneurs based on the scale of their business.

REFERENCES

- Arifin, H. (2004). Cara Memahami Kerentanan Perempuan Pengusaha Kecil. *Jurnal Analisis Sosial*, 9, 157-170. Available at: <https://ojs.unimal.ac.id/reusam/article/download/3665/2145>. Retrieved on August 2, 2021
- Baron, R. A. (2013). *Enhancing Entrepreneurial Excellence: Tool for Making the Possible Real*. UK: Edward Elgar Publishing, Inc.
- Bovee, C. L., & Thill J. V. (2008), *Business in Action with Real Time Updates*. 4th edition. Pearson.
- Cho, Y., Park, J., Han, S. J., Sung, M., & Park, C. (2020). Women Entrepreneurs in South Korea: Motivations, Challenges, and Career Success. *European Journal of Training and Development*, Vol. 45, No. 2/3, 97-119. Available at: <https://www.emerald.com/insight/content/doi/10.1108/EJTD-03-2020-0039/full/pdf?title=women-entrepreneurs-in-south-korea-motivations-challenges-and-career-success>. Retrieved on April 9, 2021
- Fahlevi, M., Rita., & Rabiah, A. S. (2019). Women Entrepreneurs in Indonesia. *Journal of Research in Business, Economics and Management*, 13(2). Available at: <http://www.scitecresearch.com/journals/index.php/jrbem/article/view/1728>. Retrieved on May 23, 2021
- Gashi, R., & Gashi, H. (2019). Challenges of Female Entrepreneurs in Transition Countries: Case Study of Kosovo. *Prizren Social Science Journal*, 3, 67-77. Available at: <https://prizrenjournal.com/index.php/PSSJ/article/view/87>. Retrieved on April 26, 2021
- Hisrich, R. D., & Peters, M. P. (2002). *Entrepreneurship*. 5th Edition. New Delhi: McGraw-Hill.
- Hodges, N., Watchravesringkan, K., Yurchisin, J., Karpova, E., Marcketti, S., Hegland, J., ... & Childs, M. (2015). Women and apparel entrepreneurship. *International Journal of Gender and Entrepreneurship*. Vol. 7 No. 2, pp. 191-213 Available at: <https://www.emerald.com/insight/content/doi/10.1108/IJGE-07-2014-0021/full/html>. Retrieved on July 31, 2021
- Horn, N., Huygen, P., Woodward, S. & Smith, K. (2009). *Human and Social Development National Qualification Framework Level 3: Student's Book*. Northlands
- Kuratko, D. (2011). *Entrepreneurship: An Introduction*. 8th edition. New Delhi: South-Western Cengage
- Lengkong, N. C., Pangemanan, S.S., & Pandowo, M. (2016). A Study of Woman Entrepreneurs in Manado. *Jurnal Berkala Ilmiah Efisiensi*, 16(4). Available at: <https://ejournal.unsrat.ac.id/index.php/jbie/article/download/13614/13200>. Retrieved on June 9, 2021

Longenecker, J. G., Moore, C. W., & Petty, J. W. (2003). *Small Business Management: An Entrepreneurial Emphasis*. 12th Edition. USA: Thomson South-West.

Miles, M. B., & Huberman, A. M. (1984). *Qualitative Data Analysis*. London: Sage.

Müller, C. (2006). Factors Affecting Women Entrepreneurs in Establishing and Expanding their Businesses in NAD Province, (November). *International Labor Organization*. Available at: www.ilo.org/publns. Retrieved on June 17, 2021

Mustapha, M., & Punitha, A. (2016). Challenges and Success Factors of Female Entrepreneurs: Evidence from a Developing Country. *International Review of Management and Marketing*, 6(4S). 6(4): 224-231 Available at: https://www.researchgate.net/publication/303789907_Challenges_and_Success_Factors_of_Female_Entrepreneurs_Evidence_from_a_Developing_Country. Retrieved on May 04, 2021

Nani, G.V. (2011). Challenges Faced by Zimbabwean Urban Women Entrepreneurs. *PhD Thesis*. Bloemfontein: University of Free State. Available at: <https://scholar.ufs.ac.za/bitstream/handle/11660/1152/NaniGV.pdf?sequence=1&isAllowed=y>. Retrieved on May 7, 2021

Rudhumbu, N., du Plessis, E. E., & Maphosa, C. (2020). Challenges and Opportunities for Women Entrepreneurs in Botswana: Revisiting the Role of Entrepreneurship Education. *Journal of International Education in Business*, Vol. 13 No. 2, 183-201. Available at: <https://core.ac.uk/download/pdf/323193415.pdf>. Retrieved on June 17, 2021

Stevenson, A. (2010). *Oxford Dictionary of English*. 3rd edition. Oxford University Press. New York.

Sugiyono, (2007). *Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatif dan R&D)*. Bandung: Alfabeta.

Tambunan, T. T. H. (2015). Development of Women Entrepreneurs in Indonesia: Are They Being “Pushed” or “Pulled”? *Journal of Social Economics*, 2(3), 131-149. Available at: https://www.researchgate.net/publication/319906900_Women_Entrepreneurs_in_MSEs_in_Indonesia_Their_Motivations_and_Main_Constraints. Retrieved on March 14, 2021

Winn, J. (2005). Women Entrepreneurs: Can We Remove the Barriers ? *International Entrepreneurship and Management Journal*, 1(3), 381-397. Available at: <https://link.springer.com/article/10.1007/s11365-005-2602-8>. Retrieved on June 19, 2021